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A STUDY OF OPPORTUNITIES AND CHALLENGES OF WOMEN ENTREPRENEURS IN THANE DISTRICT OF MAHARASHRTA STATE

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A STUDY OF OPPORTUNITIES AND CHALLENGES OF WOMEN ENTREPRENEURS IN THANE DISTRICT OF MAHARASHRTA STATE

"You can tell the condition of a nation by looking at the status of its Women"

Jawaharlal Nehru

1. INTRODUCTION:

Role of women in the society has been seeing a paradigm shift ever since women became self-aware. More and more women today are moving out of their comfort zone and trying their hands at things no one ever measured they were capable of. Many women are stepping out of their homes into workplaces. Large number of women are getting out there and starting their own entrepreneurial ventures. Since the turn of the century, the status of women in India has been changing due to growing industrialization, globalization, and social legislation. With the spread of education and awareness, women have shifted from kitchen to higher level of professional activities. Entreprenership has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. There exist a overabundance of successful business women entrepreneurs both in social and economic fields in India. They are performing well. Government of India has also introduced National Skill Development Policy and National Skill Development Mission in 2009 in order to provide skill training, vocational education and entrepreneurship development to the emerging work force. Financial institutions and banks have also set up special cells to assist women entrepreneurs, this has bounce back the women entrepreneurs on the economic scene in the recent years although many

women's entrepreneurship enterprises are still remained a much neglected field. However, for women there are several handicaps to enter into and manage business ownership due to the deeply embedded traditional mindset and stringent values of the Indian society.

The problems and challenges which are faced by women have different dimensions and Extents, this is because of various social and cultural reasons. The collective effects of psychological, social, economic and educational factors to women entrepreneurs, entering to main stream has an angle of gender discrimination as well which has been seen in many societies that affect the women in industry too. It has been observed that the women entrepreneurs face multi-dimensional and multi faced problems. Women entrepreneur also have to face additional problems because of womanhood. The purpose of this research is to study in detail and to offer possible suggestions to overcome the problems and challenges faced women entrepreneurs.

2. STATEMENT OF PROBLEM

The current study is an attempt to study the challenges and problems and future prospectus of women entrepreneurship in selected talukas of Thane district. Since women entrepreneur face number of problems and challenges, so in order to overcome these problems and challenges there is need to change the negative attitude and mindset of society towards women entrepreneur. The society need to understand that for the socio-economic development of family, region and country as well there is need of active participation of women in economic activity. Though the Government provides support to women entrepreneurship through number of schemes, but whether those facilities are actually utilized by the women or not in Thane district. And if not utilized what are the difficulties in getting the advantages and assistance from the Government by the women entrepreneurs.

3. OBJECTIVES OF THE STUDY:

3.1 To understand the socio-economic status of women entrepreneurship in Thane district of Maharashtra state.

3.2 To list out the reasons for women involving themselves in entrepreneurial activities in Thane district.

3.3 To know the problems and challenges faced by women entrepreneurs.

3.4 To study the Government schemes available for women entrepreneurs and extent of its utilization in Thane district of Maharashtra state.

3.5 To evaluate the future prospects of women entrepreneurship in Thane district.

3.6 To give suggestions for changing existing challenges into potential opportunities.

4. HYPOTHESIS:

Hypothesis 1: Education and awareness has significance impact on increased number of women entrepreneur over a period of time.

Hypothesis 2: Problems faced by women entrepreneur are more than the male entrepreneur.

Hypothesis 3: Women entrepreneurs are not aware of the availability of existing support Provided by the Government in five years planning.

Hypothesis 4: Government schemes for women entrepreneur have significant impact on women entrepreneurship in Thane district.

5. RESEARCH METHODOLOGY:

5.1Sample Design:

The study will be conducted in Thane district. Four major talukas will be selected for the study in the district, namely, Bhiwandi, Kalyan, Ambernath, and Ulhasnagar. Randomly small women entrepreneur will be selected from each talukas.

5.2 Primary Data:

The primary data related to problems and opportunities for women entrepreneur will be collected from personal interviews and questionnaire survey. The respondents will be selected on random sampling method.

5.3 Secondary Data:

Secondary data will be collected from different scholars and researchers published books, articles published in different journals, periodicals, conference paper, working paper and websites.

5.4Statistical Tools:

The methodology used will be Structural Equation Modelling for statistical analysis with the help of SPSS will use the following tools for data analysis.

The research will use the following tools for data analysis:

i. Exploratory Factor Analysis
ii. Confirmatory Factor Analysis
iii. Reliability Testing
iv. Validity Testing
v. Probability Distribution Curve
vi. Chi-Square Test
vii. Calculation of P-Value
viii. ANOVA

6. NEED AND SIGNIFICANCE OF THE STUDY:

Women in business are a recent phenomenon in India. Women entrepreneur engaged in business due to push and pull factors. Women enter entrepreneurship due to economic factors which pushed them to be on their own and urge them to do something independently.

Women entrepreneurs may be defined as a "Woman or a group of women who initiate, organize and run a business enterprise". Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, a woman run an enterprise is defined as "an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51%of the employment generated in the enterprise to women".

Women constitute 50% of the population of our country with a lower literacy rate than men. This fact indicates that for the economic growth of the nation, women should be encouraged to make their share of economic contribution towards the country. one way of accomplishing this goal is by making women to come out of their home and take up the responsibility of owing and manging the entrepreise.

Traditionally, women entrepreneur were found in the extension of their kitchen activities, that is, Pickles, Papads and Powder. Few of them have also venture into services industry relating to hospitality, catering, educational services, consultation or public relations, beauty clinics, etc. But now the situation is slowly changing. We see a lot of women professionals in engineering, medicine, law etc. They are also setting up hospitals, training centres, etc.

Empowering women, giving women enough opportunities to show their worth, is the major concern of the government right now. And aren't women working wonders?! From Indrani Nooyi, CFO of Pepsico to Shahnaz Hussain, owner of

the biggest herbal cosmetics industry in India, India has many women entrepreneurs who are shining in the corporate world. More women are joining the world of business and entrepreneurship day by day.

All they need is proper inspiration, training and promotions. The Government has also taken a few steps to ensure that women are properly educated, informed and guided about entrepreneurship and the countless opportunities it has to offer. Government is offering schemes like Trade Related Entrepreneurship Assistance and Development (TREAD) scheme for women, Mahila Vikas Nidhi, Swarna Jayanti Gram Swarozgar Yojana and Swaran Jayanti Sekhari Rozgar Yojana and many more. Apart from that financial institution and banks have also set up schemes for women entrepreneur.

However, for women there are several handicaps to enter into and manage their own business. There are several problems which are faced by women entrepreneur. The greatest problem to women entrepreneur is that they are women. A kind of patriarchal and male dominant social order is the building block to them in their way towards business success. The financial institutions are sceptical about the entrepreneurial abilities of women. Women's family obligations are also barrier in becoming successful entrepreneurs in both developed and developing nation. Another argument is that due to low literacy rate women entrepreneur face the problem of business management. Lack of knowledge of availability of raw material and limited bargaining power is another challenge faced by women entrepreneur. A lack of sales and marketing skills are the most commonly reported problems faced by women entrepreneur. another biggest problem is limited mobility for women entrepreneur due to primary house hold responsibilities towards her family.

Despite of having government support and various scheme still women entrepreneur face many more problems. So efforts has been made to find out the

what are the various supportive schemes for women entrepreneur and what are the various problems faced by women entrepreneur in the selected talukas of Thane district. After making an in depth study of the problems faced by women entrepreneur, suggestions will be given to overcome such problems and covert them into opportunities. Though there are many schemes offered by the government for women to start and support entrepreneurship. This study will make an attempt to find out whether such schemes are actually known and utilised by the women. There are few studies regarding women entrepreneur in Thane district. This research study will try to fill this gap.

7. SCOPE OF STUDY:

There is a need for changing the mindset towards women so as to give equal rights as preserved in the constitution. Women Entrepreneurs are inspiring. Women's entrepreneurship needs to be studied separately for three main reasons

1) The topic of women in entrepreneurship has been largely neglected since long.
2) The participation rates in entrepreneurship by women are much lower than men.
3) Women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth.

8. LIMITATIONS OF THE STUDY:

1. The study will be limited to the Thane district of Maharashtra state
2. The study will be limited to selected talukas of Thane district namely, Bhiwandi, Kalyan, Ambernath, and Ulhasnagar.
3. The study will be limited to the Government schemes for women entrepreneurs, problems and prospects for women entrepreneur in Thane district.
4. The period of study will be limited to 5 years from 2015-16 to 2019-20.

5. The study depends on entirely on the responses to questions or statements contained in mainly structured interview schedule.

9. **TENTATIVE ORGANIZATION OF THE TEXT/ CHAPTER SCHEME:**

The proposed study will be presented in the form of thesis. The test of the thesis will be tentatively be divided in chapters. The outline of the chapter scheme is briefed as under.

CHAPTER 1: INTRODUCTION

This chapter is introductory in nature, familiarizing with the topic. The concept of entrepreneur and entrepreneurship, concept of women entrepreneurs, need of women entrepreneurs, information about women entrepreneurship, at global, state and district level, their present scenario, efforts taken by government of India during planning process about women entrepreneurship.

CHAPTER 2: RESEARCH METHODOLOGY:

This chapter deals with the scope of this study, research methodology which will be used in present study. It describe the universe of the study, sampling design, data collection tools, methods of data analysis and limitations of the study.

CHAPTER 3: LITERATURE REVIEW

This chapter will deal with the review of existing literature on the research of problems and prospectus of women entrepreneur. It includes research contributions directly and indirectly related with the topic.

CHAPTER 4: PROFILE OF SELECTED WOMEN ENTREPRENEUR

This chapter will cover the detailed about the selected women enterprise such as year of establishment, capital introduced, strength of employees, products and services in which they deal, problems faced by them, awareness about Government schemes.

CHAPTER 5: DATA ANALYSIS AND INTERPRETATION

This chapter will cover the analysis and interpretation of primary data.

CHAPTER 6: FINDINGS, SUGGESTIONS AND CONCLUSION

This chapter will attempt to give possible suggestions to the problems of the study.

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